Table XI.A.2.j Percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2019

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	32.4%	32.2%	53.6%
New England	37.6%	37.3%	75.3%
Middle Atlantic	31.8%	31.6%	53.3%
East North Central	35.5%	35.3%	45.5%
West North Central	33.7%	33.5%	46.7%
South Atlantic	31.7%	31.5%	69.5%
East South Central	38.5%	38.3%	57.3%
West South Central	34.8%	34.7%	51.4%
Mountain	30.0%	29.8%	48.2%
Pacific	26.7%	26.5%	63.8%
Flexible Spending Account:			
United States	20.6%	20.4%	36.8%
New England	23.0%	22.8%	55.3%
Middle Atlantic	20.7%	20.6%	36.0%
East North Central	23.1%	23.0%	29.0%
West North Central	23.7%	23.5%	31.5%
South Atlantic	18.6%	18.6%	40.5%
East South Central	21.7%	21.6%	31.4%
West South Central	20.3%	20.2%	33.9%
Mountain	20.2%	20.1%	45.2%
Pacific	18.6%	18.5%	56.2%
Flexible Benefit Plans:			
United States	15.3%	15.2%	28.4%
New England	15.6%	15.5%	32.6%
Middle Atlantic	15.4%	15.4%	21.2%
East North Central	15.2%	15.1%	15.9%
West North Central	16.1%	15.9%	23.5%
South Atlantic	14.8%	14.7%	36.8%
East South Central	20.4%	20.1%	44.0%
West South Central	17.7%	17.6%	38.9%
Mountain	13.6%	13.5%	28.3%
Pacific	13.3%	13.2%	46.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{**} Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.A.2.j Standard errors for percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2019

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.35%	0.35%	2.18%
New England	1.29%	1.30%	4.95%
Middle Atlantic	1.01%	1.01%	5.17%
East North Central	0.91%	0.92%	5.28%
West North Central	0.92%	0.93%	5.28%
South Atlantic	0.77%	0.78%	5.52%
East South Central	1.30%	1.31%	5.23%
West South Central	1.15%	1.15%	7.78%
Mountain	0.91%	0.92%	5.26%
Pacific	1.06%	1.06%	6.25%
Flexible Spending Account:			
United States	0.29%	0.30%	1.72%
New England	0.94%	0.95%	4.85%
Middle Atlantic	0.76%	0.76%	4.20%
East North Central	0.76%	0.77%	3.96%
West North Central	0.84%	0.85%	4.33%
South Atlantic	0.71%	0.72%	4.20%
East South Central	1.00%	1.01%	3.61%
West South Central	0.80%	0.81%	5.68%
Mountain	0.81%	0.82%	5.06%
Pacific	0.94%	0.95%	6.11%
Flexible Benefit Plans:			
United States	0.27%	0.28%	1.47%
New England	1.00%	1.00%	3.99%
Middle Atlantic	0.64%	0.65%	3.51%
East North Central	0.71%	0.72%	2.79%
West North Central	0.78%	0.79%	3.45%
South Atlantic	0.67%	0.67%	4.05%
East South Central	1.17%	1.18%	4.56%
West South Central	1.02%	1.02%	6.34%
Mountain	0.80%	0.80%	3.81%
Pacific	0.75%	0.75%	5.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

 ${\sf Note: Definitions \ and \ descriptions \ of \ the \ methods \ used \ for \ this \ survey \ can \ be \ found \ in \ the \ Technical \ Appendix}.}$

^{**} Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.